Forbright®
BANK

2025 Sustainability Report

Member FDIC
EQUAL HOUSING LENDER

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Letter From Our Leadership

Forbright operates at the intersection of two powerful structural forces reshaping the U.S. banking sector: the rapidly evolving needs of the $10 trillion national middle market and the broadly accelerating shift toward digital-first banking. Together, these trends have created a distinctive opportunity to build and grow a category-defining bank of the future—combining modern technology, differentiated lending, and scalable services that help our customers and clients reach their financial goals while supporting our communities and the environment.

This report outlines the strong progress we made in 2025. Over the year, we expanded our nationally recognized digital banking platform, grew our financing for leading middle market businesses, and accelerated our national and local partnerships. We believe our strategy—executed by an experienced and dedicated team—enables us to deliver tangible value for our customers and measurable impact on the communities we serve and the environment around us.

In 2025, our deposit accounts helped consumers nationwide save for life's milestones, from a college education and homeownership to a family trip. Thanks to our accounts with no hidden charges, competitive rates, and a safe and easy-to-use mobile app, Forbright customers benefit from the convenience of an FDIC-insured financial institution built with cutting-edge technology. That's one reason independent reviewers at Bankrate, Money, and The Motley Fool recognized Forbright among the best banks across key product and operational categories in 2025.

Last year, Forbright's specialized lending teams continued to finance companies and projects advancing themes such as renewable energy, accessible healthcare, and affordable housing. We are also pleased to report that in 2025, the Bank achieved our goal of financing $3 billion in sustainable originations since inception. We deepened our commitment to environmental stewardship as well. Forbright employees volunteered more than 5,000 hours, and we supported 67 nonprofit organizations nationwide through corporate contributions, including the National Park Foundation, National Geographic Society, The Nature Conservancy, American Red Cross, and others. These initiatives delivered meaningful results—such as urban tree planting, student entrepreneurship programs, and solar installations for low-income families—reflecting our disciplined focus on durable, high-impact work that strengthens ecosystems and communities.

We are proud that these efforts reflect a core principle: Financial institutions can be catalysts for progress when capital, expertise, and partnerships move in the same direction. Looking ahead, we'll continue to invest in durable partnerships, impactful financing, and technology that sharpens our execution as we run a leading, resilient bank that delivers strong financial results while supporting our communities and the environment.

Thank you for helping us build a bank with a long-term purpose. We invite you to learn more about our progress and our commitments in our 2025 Sustainability Report.

Sincerely,

John Delaney
Founder & Executive Chairman, Forbright Bank

Don Cole
Chief Executive Officer, Forbright Bank

$7.9B
in assets

557
employees

2003
year founded [1]

Member FDIC
deposits insured up to established limits

1 Originally founded as Congressional Bank in 2003; rebranded to Forbright Bank in 2022.

2025 Highlights

79% of real estate footprint
is Leadership in Energy and Environmental Design (LEED)-certified

90% of Board Members
are independent

~22 hours
of total training per employee, on average

5th year in a row
maintaining carbon neutral operations

$1M+ in corporate contributions
across 67 nonprofit partnerships

73% of employees volunteered
to support 114 nonprofit organizations across 26 states and Washington, D.C.

9 hours volunteered
per employee, on average, totaling 5,048 hours

100% of employees
completed annual regulatory and compliance training

900+ people attended
entrepreneurship workshops and financial literacy initiatives

2025 Awards and Recognition

Sustainability Goals

We achieved each of our 2025 sustainability goals, including our multiyear goal of $3 billion in sustainable originations, ahead of schedule.

Goal	2025 Progress	Priority Area	Status
Achieve eight volunteer hours per employee. Of total employee volunteer hours, our goal is to have 70 services be Community Reinvestment Act (CRA)-aligned.	9 hours per employee (132 CRA-aligned services)	Communities	✔ Met
Contribute $1M to nonprofits, in alignment with our community impact strategy, including $350,000 in CRA-aligned giving.	$1M ($474K CRA-aligned)	Communities	✔ Met
Reach > 90% of consumer depositors that are opted into paperless statements.	95% of customer statements are paperless	Customers	✔ Met
Achieve 10 reported development training hours per employee.	10.7 hours of reported development training per employee, on average	Employees	✔ Met
Achieve $3B in sustainable originations by 2030.	>$3B originated since 2021	Environment/ Communities	✔ Met

Approach

Forbright is a nationwide bank and commercial lender helping build a brighter future for our clients and the communities we serve.

As a forward-looking financial institution, Forbright Bank combines strong banking and lending performance with meaningful impact. We deliver seamless, innovative personal banking services and creative financing solutions to customers nationwide. Through exceptional service and disciplined execution, we help our customers grow their money and their businesses.

Our sustainability strategy is informed by a comprehensive materiality assessment that includes benchmarking and stakeholder insights to identify our most critical priorities. Based on this assessment, we focus our efforts across three core pillars that guide our approach:

Core Sustainability Pillars

DRIVING progress through responsible banking

INTEGRATING sustainable business practices

SUPPORTING our communities

Ongoing stakeholder engagement plays a central role in advancing this strategy. We strengthen this through employee surveys, quarterly town halls, investor communications, participation in industry conferences, and other outreach activities. This enables us to strengthen relationships, share progress, and focus our efforts on the issues that matter most to our employees, customers, investors, communities, and partners.

Forbright's sustainability strategy is supported by a strong governance structure, including Board committee oversight, executive leadership, and cross-functional collaboration across the organization. Guided by our Chief Public Affairs Officer and informed by committees and working groups, we integrate responsible practices into operations.

Core Principles

In 2025, we further defined the Forbright identity by establishing eight Core Principles, listed below, that unite our team and guide how we operate as a disciplined, forward-looking institution. These principles shape how we invest in our people, pursue innovation, serve our customers and stockholders, and support our communities and the world we share.

Excellence

Excellence is not a goal but a standard, reflected in the precision of our work and the quality of our decisions. Excellence is a discipline that compounds over time and creates lasting value; it must be measured and managed.

People

Our people are our greatest strength. We foster a culture of respect, inclusion, and ambition where everyone matters. We celebrate collaboration and teamwork and prize loyalty—to one another, the company, our mission, and our values.

Innovation

We invest boldly in new ideas and technology, harnessing innovation not for its own sake but to make banking and lending better, faster, and smarter for our clients and customers while driving greater efficiency for our teams and profitability for our stockholders.

Sound Practices

Our foundation rests on prudence, care, integrity, and discipline. We manage credit and business risk with rigor and judgment based on fundamentals. We act with transparency, and uphold the highest standards of corporate governance and regulatory compliance to ensure growth and enduring financial strength.

Distinct Value

We focus our energy where we add value. We avoid the commoditized and the ordinary, choosing to compete through insight, specialization, technology, and service. By concentrating on areas where expertise matters and relationships endure, we create differentiation that is tenable and lasting.

Clients and Customers

We exist to advance our clients' and customers' success by helping them grow. We listen deeply, think creatively, and deliver solutions that solve problems, drive impact, and add value. Every client and customer relationship is built on partnership, performance, and purpose.

Shareholders

We are committed to creating exceptional value for our shareholders. We invest for the long term and view our shareholders as partners in value creation. We allocate capital wisely, execute with precision, and continuously adapt our business model to pursue the most attractive, risk-adjusted returns. We measure success both by current performance and by the durability and quality of the long-term value we build.

Communities and the Environment

We believe prosperity and responsibility go hand in hand. We invest in inclusive opportunities and environmental stewardship. Our goal is simple: Do our part to build a brighter, more sustainable future for the communities we serve and the world we share.

Financing

We prioritize strong financial performance and are proud to have delivered $3 billion in financing that supports sustainable growth and long-term impact.

At Forbright, our lending activities are governed by our Credit Policy, which incorporates responsible lending and sustainable finance principles. This policy helps ensure that the companies and projects we finance appropriately manage material environmental and social impacts and meet our corporate governance standards. As part of our underwriting process, our lending teams apply a consistent risk rating to each transaction—ranking relevant sustainability-related factors as low, moderate, elevated, or high risk—to inform credit decisions and promote risk-aware lending. Since 2021, Forbright has originated more than $3 billion in sustainable financing that supports residential solar, green building upgrades, accessible healthcare, housing, and other community-focused outcomes.

2025 Sustainable Finance Case Studies

Increasing Renewable Energy

Forbright provided financing to the Quad Cities renewable natural gas project to support a renewable energy initiative that captures methane emissions from an existing landfill and converts them into renewable natural gas (RNG). Designed to produce more than 400,000 MMBtu (million British thermal units) of RNG annually, the project provides a clean, fully interchangeable alternative to fossil fuels for electricity generation, vehicle fleets, homes, and businesses. By diverting approximately 400,000 MCF (thousand cubic feet) of methane from flaring or release into the atmosphere, the project is expected to avoid 22,000 metric tons of carbon emissions each year.

Advancing Affordable Housing

In Washington, D.C., Forbright provided $31 million in financing for an affordable housing development offering 100% income-restricted units for low- and moderate-income residents earning up to 80% of the Area Median Income (AMI). Located in a low-income census tract with a median family income at 43% of the regional average, the project includes 109 units supported through the District's Housing Choice Voucher Program, helping residents secure stable housing while paying no more than 30% of their income toward rent.

2025 Sustainable Finance Case Studies

Financing Energy-Efficient Development

Forbright's Real Estate Finance team extended and upsized an existing loan to finance an AC Marriott hotel in downtown Seattle, WA, providing $50 million through a bridge loan. The 200-room hotel, completed in summer 2025, is in the process of obtaining LEED Gold certification—a widely recognized third-party green building standard administered by the U.S. Green Building Council. LEED Gold certification reflects strong performance across energy and water efficiency, materials, and sustainable design strategies, with anticipated benefits including lower operating costs and enhanced building resilience.

Supporting Solar Access

Forbright's Corporate Finance team worked with Generate Capital to support the development of more than 200 megawatts (MW) of community solar projects in Illinois and New York—helping communities transition to cleaner, more sustainable power sources. The Energy Loan Network, LLC (ELN) is a Forbright Bank subsidiary that assists homeowners with obtaining financing for home energy efficiency upgrades, including solar installations. In 2025, ELN removed barriers and empowered homeowners to make sustainable choices by helping facilitate 994 residential solar loans and other sustainable projects totaling more than $43 million. This represented an estimated 20 MW of clean electricity based on industry average system sizes. Also in 2025, Solar Servicing LLC, a wholly owned subsidiary of Forbright Bank, acquired the loan servicing operations of Solar Mosaic LLC—enabling borrowers to continue making payments as planned and directing collections to loan owners.

Environment

We support the planet through employee engagement, sustainable operations, and partnerships with leading environmental nonprofit organizations.

In 2025, we continued to integrate environmental priorities across our operations, strengthening existing practices and advancing new initiatives to drive meaningful progress. We invested in protecting and preserving access to nature through support for national parks, conservation initiatives, and water resilience projects while empowering employees to contribute through sustainability incentives and events. We also maintained our commitment to reducing operational impacts by sustaining carbon neutral operations and continuing green building practices and waste reduction efforts across the organization.

Protecting and Preserving Access to Nature

National Park Foundation

Forbright Bank supports the National Park Foundation through financial contributions, employee volunteering, and customer offerings. Forbright pledged $520,000 to advance the foundation's initiatives in 2025 and 2026. In 2025, Forbright proudly sponsored a triple-match campaign and the Adventure Awaits Summer Sweepstakes, which together generated over $2 million for national parks. In addition, more than 3,500 customers have accessed America the Beautiful—the National Parks and Federal Recreational Lands Pass—through our partnership to date.

National Geographic Society

In 2025, Forbright Bank announced a collaboration with the National Geographic Society, a global nonprofit organization dedicated to exploring and protecting our planet. Forbright committed $275,000 to the organization, with $150,000 supporting the work of National Geographic Explorer Carlton Ward Jr., whose Florida Gulf Coast Wildlife Corridor initiative focuses on conserving and protecting the Florida Gulf Coast, and $125,000 supporting the Museum of Exploration at the National Geographic Society's headquarters in Washington, D.C.

Protecting and Preserving Access to Nature (continued)

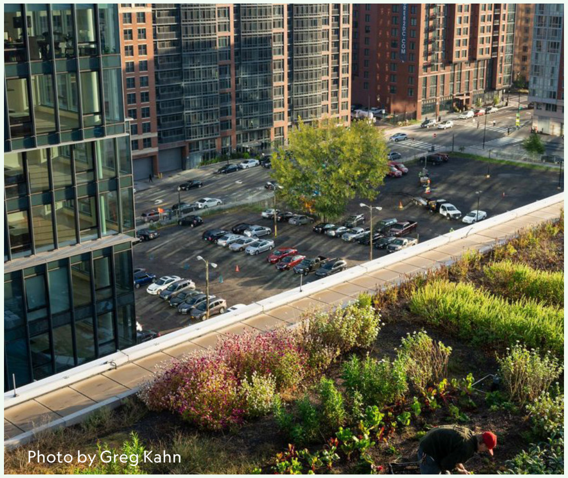


Photo by Greg Kahn

The Nature Conservancy

Through a $50,000 commitment, Forbright Bank supported The Nature Conservancy's efforts to reduce stormwater runoff into the Chesapeake Bay and Potomac River watersheds by advancing green infrastructure solutions in 2025 and 2026. This support helped launch the organization's Stormwater Mentorship Program, which is now working with local small businesses to design, construct, and maintain high-impact stormwater projects across Washington, D.C. Through online training and hands-on technical guidance, the program is expanding the supply of high-quality stormwater projects, improving water quality, reducing flood risk, and creating new economic opportunities, particularly for underserved communities. As noted by Amanda Obosnenko, Stormwater Program Manager at The Nature Conservancy, "By investing in the Mentorship Program, Forbright is helping local businesses bring new, high-impact stormwater projects to market—protecting our waterways, strengthening communities, and ensuring a more equitable and sustainable future for the Chesapeake Bay."

Engaging Employees in Environmental Stewardship

Employee engagement is a key part of our environmental approach. We offer incentives that encourage employees to make sustainable choices, including $2,000 for installing solar panels or purchasing an electric vehicle and $250 for walking or biking to work at least three days per week. To further support sustainable commuting, Forbright offers bike-share memberships through Capital Bikeshare for employees in Washington, D.C., with comparable offerings in other locations.

In 2025, employees participated in environmental engagement events, strengthening both environmental outcomes and community connections. Examples include employees harvesting produce at Heritage Farms in support of a local food bank, assembling small model homes powered by solar panels to teach youth about renewable energy through Boys & Girls Club Solar House Kits, and planting trees and restoring green spaces with Casey Trees.

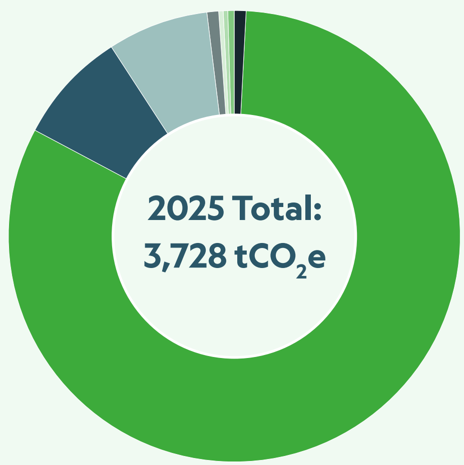
Managing Forbright's Carbon Footprint

Forbright's approach to operational sustainability is to build consistency over time and maintain progress as our program continues to evolve. In 2025, we upheld best practices that were established in recent years, reinforcing our commitment to responsible operations and embedding sustainability into day-to-day operations.

In 2025, we achieved carbon neutrality in our operations for the fifth consecutive year. Our estimated operational footprint was 3,728 metric tons of carbon dioxide equivalent (tCO_2e), reflecting a 13% decrease from the prior year, driven in part by reduced business travel and increased remote collaboration. Additionally, with revenue increasing and total greenhouse gas (GHG) emissions decreasing, our carbon intensity improved in 2025—declining to 15.6 tCO_2e per million of revenue (USD), compared with 16.9 in 2024.[2] As in prior years, we purchased a portfolio of independently verified renewable energy certificates (RECs) and carbon offsets through reputable third parties. These are reviewed to ensure alignment with recognized quality standards and include both avoidance and removal projects.

2025 GHG Emissions Breakdown (tCO_2e)

- **Scope 1** (Fuels) = 39 tCO_2e | **1%**
- **Scope 2** (Electricity) = 0 tCO_2e | **0%**
- **Scope 3** = 3,689 tCO_2e | **99%**[3]
  - Purchased goods and services = 3,046 tCO_2e | **81%**
  - Business travel = 291 tCO_2e | **8%**
  - Employee commuting (including remote working) = 269 tCO_2e | **7%**
  - Waste generated in operations: = 36 tCO_2e | **1%**
  - Fuel- and energy-related activities = 5 tCO_2e | **<1%**
  - Capital goods: 22 tCO_2e | **<1%**
  - Downstream leased assets: 19 tCO_2e | **<1%**



Renewable Electricity

Through ongoing partnerships with our property managers, we continue to explore opportunities to increase renewable electricity use and implement efficiency upgrades across our facilities.

Green Building Certifications

In 2025, we maintained 79% of our total real estate footprint as LEED-certified, reflecting our continued focus on energy efficiency and sustainable building operations.

Reducing Waste

In 2025, we continued our established waste reduction practices across operations, including composting food waste and recycling. Our IT department responsibly recycled 100% of corporate electronics, totaling 1,769 pounds of e-waste. Recycling electronics helps prevent hazardous materials, such as lead, from entering landfills and leaching into soil and waterways. In addition, 95% of customer statements for consumer banking deposit accounts were paperless in 2025, exceeding our 90% target and reducing paper use and associated resource consumption.

2 2024 market-based GHG emissions data was updated from 4,371 tCO_2e to 4,285 tCO_2e after accounting for RECs, consistent with the current-year calculation methodology.

3 Includes employee commuting, business travel, remote working, purchased goods and services, fuels- and energy-related activities, capital goods, and waste; the only category not included is the Scope 3 GHG emissions of our financing activities, which we continue to monitor internally.

Workforce

We foster a culture of respect, collaboration, excellence, and ambition—guided by shared purpose and principles.

Our human capital management strategy is designed to attract, develop, retain, and inspire an engaged and skilled workforce. We support our team members through a collaborative and inclusive work environment that emphasizes innovation, flexibility, and meaningful engagement with the communities where we live and work.

Employee Engagement and Experience

Our responsible banking practices are integral to the employee experience and play an important role in recruitment and retention. We offer multiple channels for employees to connect, collaborate, and stay informed. These include BrightSpot, our intranet platform that hosts Human Resources updates, manager resources, and employee resources; Forbright Engage, an online hub for volunteer opportunities, learning events like our Brunch & Learns, employee resource groups, and well-being resources; and quarterly virtual town halls with our employees and executive leadership, featuring open Q&As with our CEO and Executive Chairman. In 2025, we introduced the Employee Net Promoter Score to measure employee engagement and achieved a score of 58—exceeding the industry benchmark.

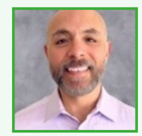
Employee Training and Development

In 2025, Forbright employees averaged 10.7 hours of development training per person, exceeding our goal of 10 average development training hours per employee. Training opportunities included continued investments in compliance and professional development resources, with paid memberships through the American Bankers Association, BankersHub, PaymentsFirst, and ProSight. Participation in paid training increased significantly—79% year over year—reflecting strong employee engagement and a growing demand for role-relevant, industry-recognized learning that supports both individual career growth and the Bank's long-term capabilities.

We also prioritize internal growth, transparent communication, and long-term career development. In 2025, we completed the first year of our Mentorship Program, which supports professional growth, skills development, and perspective-sharing among high-performing employees. The inaugural cohort included 10 mentor-mentee pairings, with 14 pairings already enrolled for 2026.

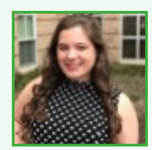
We also introduced Gallup's CliftonStrengths tool to more than 30% of the organization in the past two years, helping employees better understand and leverage their individual strengths. The program includes group sessions, one-on-one coaching, and guidance for managers on integrating strengths-based insights into performance management.

"The mentorship program gave me the opportunity to step beyond my day-to-day responsibilities and connect with a colleague in a new way—sharing what I've learned throughout my career and supporting my mentee as they work toward their full potential."



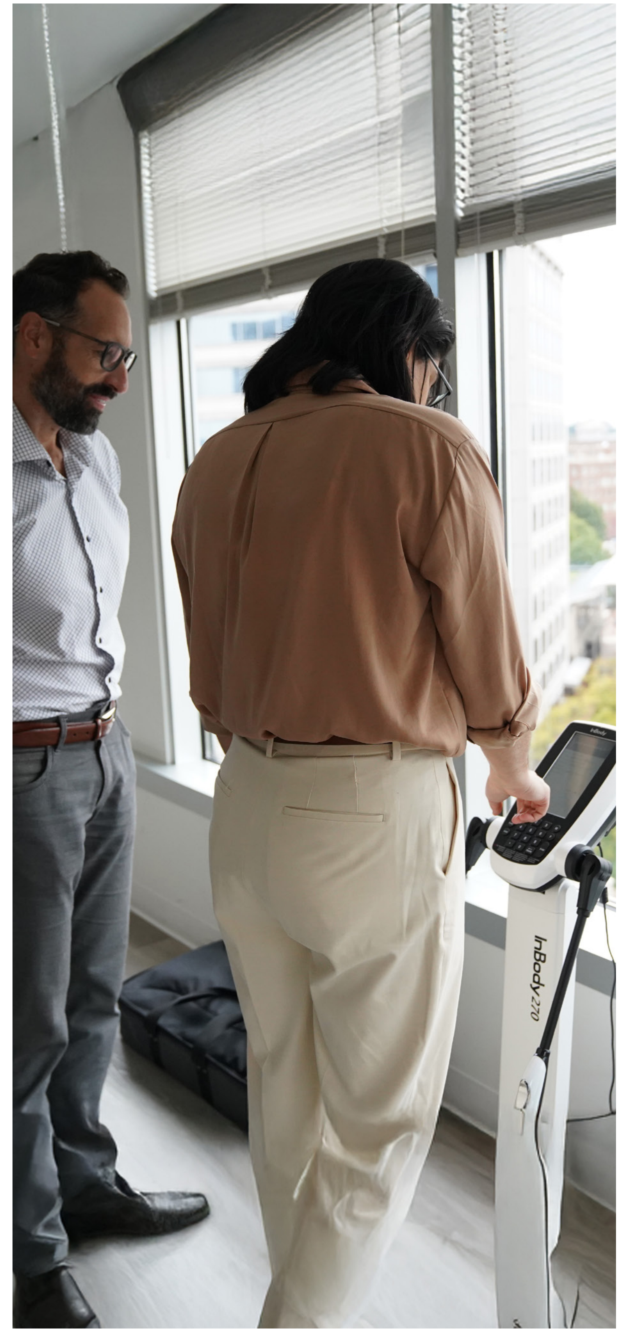
Michael Munoz, SVP, Deputy Chief Credit Officer at Forbright Bank, Mentor

"This opportunity gave me the space to focus on my career and gain fresh perspectives. Through the program, I focused on cultivating my network, seizing leadership opportunities, and exploring additional avenues for growth."



Grace Kinder, Senior Associate, Corporate Finance at Forbright Bank, Mentee

Employee Health, Wellness, and Benefits



Forbright offers a flexible work environment designed to support work-life balance and overall well-being. Employees have access to a subscription-based fitness and well-being program that provides entry to thousands of gyms and digital fitness options without long-term contracts. Benefits through our insurance provider include access to personalized coaching, health assessments, women's care, nutritional support, and prenatal and postnatal care.

In 2025, Forbright offered a range of initiatives focused on physical, mental, and emotional health. Our year-long "Thrive in 2025!" program, developed in partnership with a local nutritionist and fitness expert, featured quarterly webinars, challenges, and incentives centered on nutrition, sleep, movement, and sustainable healthy habits. We again hosted a Wellness Fair at our headquarters, offering massages, fitness assessments, and vaccine appointments. In May, we marked Mental Health Awareness Month with a series of challenges on Forbright Engage that encouraged employees to build and maintain healthy mental wellness routines.

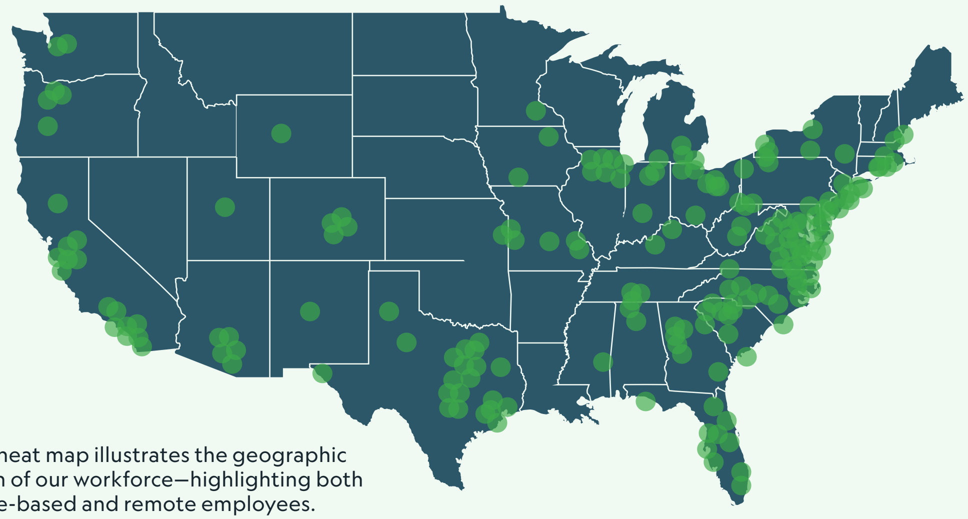
We further strengthened our Employee Assistance Plan (EAP) in 2025, expanding access to five free in-person counseling sessions, 24/7 support, and coverage for members of an employee's household. To maintain engagement throughout the year, we again offered our Summer Activity Challenge, which encouraged employees to convert any form of physical activity into "steps" while virtually traveling through U.S. National Parks.

Employee Experience

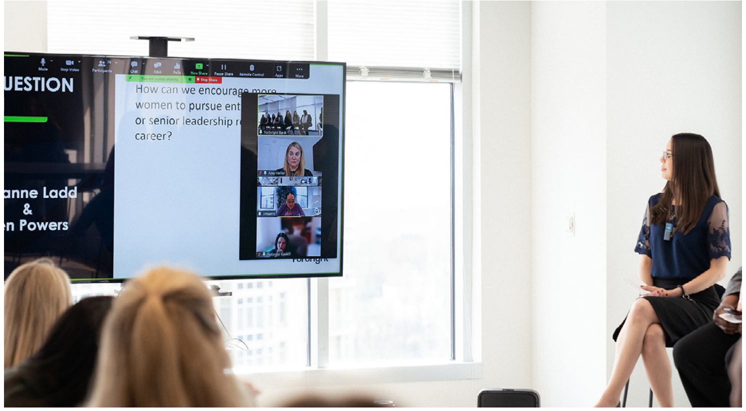
Our people are our most valuable asset. The collective strength of their unique backgrounds, experiences, perspectives, and talents bolsters our culture and contributes to our business success.

It is the organization's policy to provide equal employment opportunities to all qualified individuals and to administer all aspects and conditions of pre-employment and employment without regard to protected classes. We partner with a variety of organizations to attract a broad range of candidates and build future talent pipelines, including colleges, KIPP DC, and Urban Alliance.

In 2025, we maintained Employee Resource Groups (ERGs) that fostered connection, inclusion, and professional development. Our Women's ERG hosted regular networking and skill-building events, including a company-wide panel featuring women members of our Board of Directors. Through monthly meetings and targeted programming, our Remote Employee ERG also played a key role in strengthening community and engagement among our team members working remotely. Together, these efforts reinforce a culture that transcends geographic boundaries and supports belonging across our workforce.



This heat map illustrates the geographic reach of our workforce—highlighting both office-based and remote employees.



Communities

We support our communities through philanthropic giving, strategic nonprofit partnerships, and employee volunteerism.

Forbright's approach to community engagement centers on purposeful philanthropy, hands-on employee volunteering, and long-term partnerships that address local needs and expand opportunity. Through financial contributions, skills-based engagement, and volunteer service, we support nonprofit organizations working in environmental stewardship, financial literacy, health and well-being, and community resilience. By aligning our resources with causes that matter to our employees and the communities we serve, we aim to create a lasting, positive impact where we live and work.

Philanthropic Giving

Forbright drives impactful partnerships with local and national nonprofits that are helping build a brighter future. In 2025, for the third consecutive year, we contributed more than $1 million to 67 nonprofit organizations and matched donations by employees through our Employee Matching Gifts Program. Some of the nonprofits we're proud to collaborate with are:

American Red Cross

In our fifth year of partnering with the American Red Cross, we sponsored a hybrid Toyota Camry for its Maryland fleet, helping staff travel safely and more efficiently between blood drives and collection sites. We also contributed $25,000 to national disaster relief efforts, hosted an employee blood drive, and supported MapSwipe, a mobile app that connects vulnerable people with aid during disasters. Check out this video to learn more.

GRID Alternatives, Mid-Atlantic Office

GRID Alternatives is one of the largest nonprofit installers of clean energy technology. In 2025, we contributed $30,000 to a solar installation project in collaboration with the GRID Alternatives Mid-Atlantic office, Habitat for Humanity Metro Maryland, and Give Solar.

Junior Achievement

Forbright contributed $45,000 to Junior Achievement in the United States, including $40,000 to Junior Achievement of Greater Washington and $5,000 to Junior Achievement of Central Texas. We were also recognized as a leading corporate volunteer, with our employees enriching students' lives across five states through programs focused on financial literacy, work readiness, and entrepreneurship.

Employee Volunteerism

At Forbright Bank, giving to our communities is part of who we are. We encourage employees to support the causes they care about through volunteering. We know that service strengthens our communities while fostering connection, purpose, and engagement in the workplace.

In 2025, 73% of employees volunteered their time—a powerful reflection of our shared commitment to service. We were proud to exceed our goal of eight hours of annual community service per employee by reaching an average of nine hours per employee this year.

Guiding this work is our Community Action Council, a cross-departmental group of leaders who plan and coordinate company-wide volunteer events. The council's mission is to build an inclusive, culturally responsive corporate citizenship program and to help ensure that Forbright is a trusted and effective partner in our communities. Highlights from 2025 include:

A Month of Volunteering

October marked our third annual Volunteer Month and the most successful yet. Nearly 60% of employees participated—a more than 10% increase from 2024—and contributed approximately 1,700 hours of service to 114 nonprofit organizations across 26 states and Washington, D.C.

Supporting Youth Entrepreneurs

Our third annual Sustainable Solutions Summit, co-hosted with the Black Student Fund, helped dozens of D.C.-area high school students develop business plans addressing local environmental challenges. Winning teams received scholarship funding and valuable professional connections to support their future success.

Community Reinvestment Act

The purpose of the CRA is to help strengthen low- and moderate-income (LMI) communities through lending, investing, and volunteer services. Forbright is committed to serving the needs of our local communities, including the needs of LMI individuals and residents living in LMI communities, especially those located within our Assessment Area. In 2025, we continued to advance our three-year CRA plan, focusing efforts on our 10-county Assessment Area within the D.C. metro region. Through strategic goals and sustained community engagement, we are helping expand opportunity and meet the evolving needs of our neighbors.

Governance

We reinforce our commitment to ethics, transparency, and trust through strong governance structures grounded in integrity and accountability.

Forbright Bank's governance framework is designed to uphold the highest standards of ethics, accountability, and responsible oversight. Through strong corporate policies, enterprise risk management (ERM) systems, and clear guardrails for emerging areas such as artificial intelligence (AI), we work to foster transparency and integrity across our operations. Our Board of Directors provides independent leadership and strategic oversight to support long-term resilience, performance, and stakeholder trust.

Business Ethics

Forbright's success is built on ethical decision-making and a shared commitment to conduct business honestly and responsibly. Our Code of Ethics for employees and Code of Conduct and Ethics for Directors align our business practices with our corporate values and outline expectations for all directors, employees, officers, and agents.

In 2025, 100% of employees completed their annual regulatory and compliance training, including acknowledgment of our Code of Ethics.

To support a culture of accountability, we have an anonymous whistleblower platform, EthicsPoint, with telephone, web-based, and mobile reporting channels. Reports are received by the Chair of the Audit Committee of the Board of Directors and Forbright's Chief Legal Officer.

We continue to strengthen governance and streamline oversight through our Integrated Risk Management System, which serves as a centralized data hub for risk monitoring. Through a consolidated system, we have improved reporting efficiency, enhanced issues management, and supported a more coordinated approach to risk oversight.

As AI adoption expands across our business, we have established clear governance and guardrails through our AI Acceptable Use Policy and AI Board. The policy provides a framework to identify, track, and manage requests to use AI and machine learning across the organization. Our AI Board, comprised of senior leaders from our Technology, Digital Banking, Data Governance, Legal, Public Affairs, and Risk Management teams, reviews and approves significant AI applications. Together, these controls help harness the benefits of AI while mitigating risks to Forbright and its customers.

In 2025, we continued building company-wide capacity related to responsible AI use. We also developed a Responsible Use Statement outlining how we use AI to innovate while maintaining transparency, supporting communities, and minimizing environmental impacts where possible.

Corporate Governance

Forbright Bank is a wholly-owned, FDIC-insured depository bank subsidiary of Forbright, Inc., a bank holding company. Forbright Bank is governed by a 10-member Board of Directors. The Board's governance framework emphasizes strong controls, aligned leadership, and efficient decision-making to support profitability and resilience as the organization grows. In 2025, the Board of Directors held 13 meetings, with an average meeting attendance rate of 95%. Directors have an average tenure of 10.53 years, and 90% of Directors were independent. The Board of Directors has three standing committees, each composed entirely of independent directors: Audit; Nominating, Compensation and Governance; and Risk.

We strive for our Board of Directors to reflect the diversity of the markets we serve, and we remain committed to long-term efforts to build leadership that reflects our customers, markets, and communities. There were no new board members or committees added in 2025; however, the Sustainability Committee was incorporated into the Nominating, Compensation and Governance Committee to further streamline sustainability oversight.

Policies Covering Sustainability Topics

Forbright Bank's policies, which are applicable across our offerings and operations, codify our commitment to principles and practices across sustainability topics. These include:

- Artificial Intelligence Acceptable Use Policy
- Business Continuity Management Policy
- Code of Ethics (which includes our Anti-Discrimination Policy)
- Community Reinvestment Act Policy
- Credit Policy (and related Underwriting Guidelines)
- Data Governance Policy
- Enterprise Risk Management Policy
- Employee Handbook
- Information and Cybersecurity Policy
- New Products and Services Policy
- Sustainability Policy
- Third Party Risk Management Policy
- Whistleblower Policy

Appendix

About This Report

Our annual Sustainability Report provides an overview of our activities and operations, including our commitments and progress.

To provide stakeholders with meaningful information on our sustainability performance, we annually report against the recommended disclosures for commercial banks, as stated by the Sustainable Accounting Standards Board (SASB) Standards and the recommended disclosures of the Task Force on Climate-related Financial Disclosures (TCFD). As these standards continue to evolve, including the incorporation of SASB and TCFD into the International Financial Reporting Standards (IFRS) Foundation's International Sustainability Standards Board (ISSB), we'll continue to review our disclosure efforts. We include sustainability performance metrics that we have determined to be useful in measuring and reporting against our goals on the following page. We review these performance metrics annually to confirm their usefulness to our various stakeholders.

This report primarily covers calendar year 2025 activities. Performance metrics cover the full year ending on 12/31/25, and point-in-time metrics are as of 12/31/25, unless otherwise noted. The report includes early 2026 initiatives, as relevant. The activities, performance, and data detailed in this report, including the Appendix, refer to Forbright Bank's national operations, unless otherwise stated. Forbright, Inc. is the bank holding company of Forbright Bank.

Forbright, Inc. and Forbright Bank are collectively referred to as "Forbright," "we," "us," and "the Company" throughout this document.

We welcome your questions about this Sustainability Report and Forbright Bank's sustainability efforts via email at info@forbrightbank.com.

Forward-Looking Statements

Certain statements that we make may constitute "forward-looking statements" under the Private Securities Litigation Reform Act of 1995. The Company and its representatives may, from time to time, make written or verbal forward-looking statements. Those statements relate to developments, results, conditions, or other events the Company expects or anticipates will occur in the future. The Company intends words such as "believes," "anticipates," "plans," "expects," and similar expressions to identify forward-looking statements. Without limiting the foregoing, those statements may relate to future revenues, earnings, store openings, market conditions, new strategies, and the competitive environment. Forward-looking statements are based on management's then-current views and assumptions. And as a result, they are subject to certain risks and uncertainties that could cause actual results to differ materially from those projected. Any such forward-looking statements are qualified by key important risk factors that could cause actual results to differ materially from those predicted by the forward-looking statements. Such risks include, but are not limited to, risks related to general economic conditions, competitive pressures, consumer demand, regulatory and litigation developments, and other factors and unanticipated events that could adversely affect the Company. The Company does not undertake to revise any forward-looking statement to reflect events or circumstances that occur after the date the statement is made.

Sustainability Performance Metrics

Stakeholder	Disclosure	2025	2024	2023
Environment	LEED-certified square footage	42,602 square feet; 79% of physical locations	46,589 square feet; 74% of physical locations	46,424 square feet; 74% of physical locations
Environment	Electricity usage[4]	264,271 Kilowatt-hours (kWh)	300,163 kWh	299,106 kWh
Environment	GHG emissions[5]	Total (Scope 1, 2, 3): 3,728 metric tons Scope 1 (Fuels): 39 metric tons Scope 2 (Market-based): 0 metric tons Scope 2 (Location-based): 88 metric tons Scope 1 & 2 (Market-based): 39 metric tons Scope 1 & 2 (Location-based): 127 metric tons Scope 3 (Total): 3,689 metric tons Business travel: 291 metric tons Employee commuting (including remote work): 269 metric tons Fuel- and energy-related activities: 5 metric tons Downstream leased assets: 19 metric tons Purchased goods and services: 3,046 metric tons Capital goods: 22 metric tons Waste generated in operations: 36 metric tons	Total (Scope 1, 2, 3): 4,285 metric tons[6] Scope 1 (Fuels): 41 metric tons Scope 2 (Market-based): 0 metric tons Scope 2 (Location-based): 80 metric tons Scope 1 & 2 (Market-based): 41 metric tons Scope 1 & 2 (Location-based): 121 metric tons Scope 3 (Total): 4,243 metric tons Business travel: 778 metric tons Employee commuting (including remote working): 432 metric tons Fuel- and energy-related activities: 12 metric tons Downstream leased assets: 19 metric tons Purchased goods: 2,963 metric tons Capital goods: 21 metric tons Waste generated in operations: 18 metric tons	Total (Scope 1, 2, 3): 6,168 metric tons Scope 1 (Fuels): 30 metric tons Scope 2 (Electricity): 87 metric tons Scope 3 (Total): 6,051 metric tons Business travel: 840 metric tons Employee commuting: 120 metric tons Remote working: 150 metric tons Fuel- and energy-related activities: 38 metric tons Downstream leased assets: 6 metric tons Purchased goods: 4,818 metric tons Capital goods: 33 metric tons Waste generated in operations: 48 metric tons
Environment	Emissions intensity[7]	15.6 tCO_2e/million USD of revenue 6.7 tCO_2e/full time employees (FTEs) 5.9 tCO_2e/100 sq. ft.	16.9 tCO_2e/million USD of revenue 8.2 tCO_2e/FTE 6.9 tCO_2e/100 sq. ft.	18.7 tCO_2e/million USD of revenue 13.0 tCO_2e/FTE 8.7 tCO_2e/100 sq. ft.
Environment	RECs purchased	265,000 kWh	300,163 kWh	300,000 kWh
Environment	Carbon offsets purchased[8]	681 metric tons	1,300 metric tons	1,140 metric tons
Environment	Pages printed at HQ and branches[9]	205,370 pages (381 per employee)	233,520 pages (453 per employee)	269,392 pages (610 per employee)
Environment	Electronic waste diverted from landfill[10]	1,769 pounds; 100% of total electronics responsibly recycled	1,657 pounds; 100% of total electronics responsibly recycled	2,397 pounds; 100% of total electronics responsibly recycled

Note: Numbers in data tables may not add up to 100 due to rounding.

4 Electricity usage for our Simi Valley, CA, New York City, NY, and Bethesda, MD locations was estimated based on square footage, given that actual data was unavailable from building owners.

5 GHG emissions calculated in alignment with the GHG Protocol, the internationally recognized standard for corporate emissions accounting. Direct emissions (Scope 1) are those originating from owned or controlled sources by the reporting entity (including energy/heat generation). Indirect emissions (Scope 2 and 3) are generated as a result of the reporting entity's activities, yet they occur at sources owned or controlled by another entity (including purchased electricity, heat and cooling, employee commuting, business travel, and work-from-home energy usage). The only category not included in Scope 3 is our financed emissions.

6 2024 market-based GHG emissions data was updated from 4,371 tCO_2e to 4,285 tCO_2e after accounting for RECs, consistent with the current-year calculation methodology.

7 Emissions Intensity Metrics compare only the emissions calculated in all listed years, including Scope 1, Scope 2, and partial Scope 3 emissions related to business travel, employee commuting, and work-from-home emissions.

8 Carbon offset projects include forest conservation and projects in the United States. Offset projects were verified by a third party, and each project offset was certified by the Climate Action Reserve, American Carbon Registry, or Verified Carbon Standard. In line with market best practice, carbon offsets were purchased for Scope 1 and partial Scope 3 emissions, including business travel, employee commuting, and work from home emissions, to achieve carbon neutrality in our operational footprint. Renewable energy credits were purchased for our Scope 2 emissions (purchased electricity).

9 Includes headquarter location Chevy Chase, MD, five branch locations across D.C., Maryland, and Virginia, and corporate offices in San Diego, CA, and Manhattan, NY.

10 Includes all electronic equipment disposed of during the year, which was 100% recycled through a third-party equipment recycling solution.

Stakeholder	Disclosure	2025	2024	2023
Employees	Number of employees	557	521	475
Employees	Voluntary turnover[11]	7.0%	7.2%	7.3%
Employees	Number of new hires during the year[12]	85 new hires	140 new hires	174 new hires
Employees	Total training hours[13]	12,013 hours (~22 hours per employee)	11,748 hours (~23 hours per employee)	13,810 hours (~31 hours per employee)
Employees	Total workforce race and ethnic representation[14*]	White - 59% Asian (Non-Hispanic or Latino) - 13% Black (Non-Hispanic or Latino) - 13% Hispanic or Latino - 10% Two or more races (Non-Hispanic or Latino) - 2% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - 0% Prefer not to disclose racial identity - 2%	White - 56% Asian (Non-Hispanic or Latino) - 15% Black (Non-Hispanic or Latino) - 15% Hispanic or Latino - 10% Two or more races (Non-Hispanic or Latino) - 3% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - 0% Prefer not to disclose racial identity - 2%	White - 56% Asian (Non-Hispanic or Latino) - 15% Black (Non-Hispanic or Latino) - 14% Hispanic or Latino - 11% Two or more races (Non-Hispanic or Latino) - 3% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - Not previously tracked Prefer not to disclose racial identity - 1%
Employees	Total workforce gender representation[15*]	Men - 48% Women - 50% Prefer not to disclose gender identity - 1% Non-binary - 0%	Men - 50% Women - 49% Prefer not to disclose gender identity - 1% Non-binary - 0%	Men - 53% Women - 47% Prefer not to disclose gender identity - 0% Non-binary - Not previously tracked
Employees	Leadership race and ethnic representation[16*]	White - 68% Asian (Non-Hispanic or Latino) - 12% Black (Non-Hispanic or Latino) - 8% Hispanic or Latino - 8% Two or more races (Non-Hispanic or Latino) - 1% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - 0% Prefer not to disclose racial identity - 1%	White - 69% Asian (Not Hispanic or Latino) - 12% Black (Not Hispanic or Latino) - 9% Hispanic or Latino - 8% Two or more races (Not Hispanic or Latino) - 1% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - 0% Prefer not to disclose racial identity - 1%	White - 72% Asian (Non-Hispanic or Latino) - 12% Black (Non-Hispanic or Latino) - 6% Hispanic or Latino - 6% Two or more races (Non-Hispanic or Latino) - 2% Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - Not previously tracked Prefer not to disclose racial identity - 2%
Employees	Leadership gender representation[17]	Men - 55% Women - 44% Prefer not to disclose gender identity - 1% Non-binary - 0%	Men - 54% Women - 46% Prefer not to disclose gender identity - 0% Non-binary - 0%	Men - 61% Women - 39% Prefer not to disclose gender identity - 0% Non-binary - Not previously tracked

*Totals may not equal 100% due to rounding.

11 Includes all voluntary resignations during the year, calculated as the number of separated employees divided by the average number of employees (excluding interns) at each year-end. Involuntary terminations are not reflected.

12 Includes all newly hired employees during the year.

13 Represents total required training hours across all employees through an external bank-focused training provider. Forbright Bank conducts a number of additional formal and informal trainings throughout the year that are not currently tracked.

14 Represents all full- and part-time employees (including interns). Racial and gender categories and job levels are defined by the U.S. Equal Employment Opportunity Commission. Leadership includes Executives/Senior-Level Officials and Managers (executive management) and First-/Mid-Level Officials and Managers (non-executive management). "Prefers Not to Disclose" represents individuals who chose not to disclose gender or race and ethnic data.

15 Ibid.

16 Ibid.

17 Ibid.

Stakeholder	Disclosure	2025	2024	2023
Customers	Number and amount of small business loans originated[18]	3; $494,000	33; $10,742,000	45; $12,872,000
Customers	Number and amount of community development loans originated[19]	5; $107,045,000	3; $34,745,000	3; $36,970,000
Communities	Total contributions to nonprofits[20]	$1,008,386 (1.1% of net income)	$1,011,521 (2.2% of net income)	$1,005,039 (1.5% of net income)
Communities	Nonprofit partnerships[21]	67 organizations	67 organizations	80 organizations
Communities	Number of employee volunteer hours[22]	5,048 (9 hours/employee on average)	4,822 (9 hours/employee on average)	2,987 (7 hours/employee on average)
Communities	Number of nonprofit Board seats held by our Board Directors[23]	11	9	8
Governance	Number of Board Directors[24]	10 total	21 total: 10 Forbright Bank (FB); 11 Forbright, Inc. (FI)	21 total: 10 Forbright Bank (FB); 11 Forbright, Inc. (FI)
Governance	Percentage of independent Board Directors[25]	90%	90% (FB); 91% (FI)	90% (FB); 91% (FI)
Governance	Average tenure of Board Directors[26]	10.53 years	9.5 years (FB); 7.1 years (FI)	8.5 years (FB); 6.1 years (FI)
Governance	Number of Board meetings[27]	13	22 (FB); 17 (FI)	20 (FB); 18 (FI)
Governance	Average attendance at Board meetings[28]	95%	95% (FB); 95% (FI)	95% (FB); 94% (FI)

18 Includes in-market activity as defined by the Community Reinvestment Act for the year in addition to certain out-of-market activity as available. Forbright Bank is currently developing a process to track lending activity outside of our CRA assessment area as a more complete representation of our small business and community development lending initiatives. Dollar amount are rounded to thousands.

19 Ibid.

20 Represents total contributions made to nonprofit (501c3) organizations during the year.

21 Represents all nonprofit (501c3) organizations, which were the beneficiary of a corporate financial contribution during the year.

22 Represents total tracked volunteer hours during the year divided by the average number of employees throughout the year.

23 Includes members of the Forbright Bank Board of Directors who are also on the Board of Directors of a nonprofit (501c3) organization.

24 Represents data related to members of the Forbright Bank Board of Directors.

25 Ibid.

26 Ibid.

27 Ibid.

28 Ibid.

Sustainability Accounting Standards Board Standards Index

The SASB Standards, part of the IFRS Foundation, are a set of standards designed to guide the disclosure of sustainability information by companies to their investors. The following index maps our disclosures to certain SASB indicators for the financial sector relevant for commercial banks.

Topic	Disclosure	Code	2025 Response
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	(a) Personal (1) 74,020, (2) $107,118,931 (b) Small business (1) 5,256, (2) $1,589,444,130
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	(a) Personal (1) 6,185, (2) $221,496,659 (b) Small business (1) 739, (2) $173,415,229 (c) Corporate (1) 429, (2) $6,734,917,556 The value of loans is based on our total exposure (including outstanding loan amounts and unfunded commitments).
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	FN-CB-230a.1	In 2025, Forbright Bank did not experience any material cybersecurity breaches or any widespread data breaches. We continue to provide our employees with training and education focused on data privacy best practices.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Forbright Bank uses a layered approach to managing data security risks, including multi-factor and biometric authentication options, secure browser access, security alerts, firewalls, and risk-based account activity monitoring, supported by internal policies and procedures. Read more on how we've implemented a variety of features, services, and policies to keep our customers and their data safe: **https://www.forbrightbank.com/legal/safe-and-secure/**.
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	(1) 40, (2) $155,371,813 Includes in-market activity, as defined by the CRA.
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development	FN-CB-240a.2	Not currently disclosed.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not currently disclosed.
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	900+ participants

Topic	Disclosure	Code	2025 Response
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social, and governance factors in credit analysis	FN-CB-410a.2	**See Financing Section**.
Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3	FN-CB-410b.1	Not currently disclosed.
	Gross exposure for each industry by asset class	FN-CB-410b.2	Not currently disclosed.
	Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	Not currently disclosed.
	Description of the methodology used to calculate financed emissions	FN-CB-410b.4	Not currently disclosed.
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	Based on consultation with our legal counsel, we have not identified any material liabilities for such matters in our review of historical or ongoing legal matters.
	Description of whistleblower policies and procedures	FN-CB-510a.2	**See Business Ethics section**.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Not applicable; Forbright Bank is not identified as a G-SIB.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	Forbright Bank complies with capital adequacy standards established by federal banking regulators. We view capital stress testing as an integral part of enterprise risk management and strategic planning.

Task Force on Climate-related Financial Disclosures Index

In this index, we provide information aligned with the TCFD recommendations.

Disclosure	Forbright Response
GOVERNANCE: Disclose the organization's governance around climate-related risks and opportunities.	
a) Describe the Board's oversight of climate-related risks and opportunities.	Board oversight of climate-related risks and opportunities is assigned to the Nominating, Compensation and Governance Committee of the Board of Directors. While this committee has explicit oversight of climate-related risks and opportunities, the Risk Committee of the Board of Directors oversees credit and operational risks more broadly, and climate risk is a component of this.
b) Describe management's role in assessing and managing climate-related risks and opportunities.	Forbright's sustainability strategy is supported by a strong governance structure, including executive leadership and cross-functional collaboration across the organization. Guided by our Chief Public Affairs Officer and informed by committees and working groups, we integrate responsible practices into daily operations while proactively addressing sustainability-related risks and amplifying our impact.
STRATEGY: Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	
a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Climate-related risks and opportunities relevant to Forbright's business are identified through our ERM process. These include physical risks, such as increased frequency or severity of extreme weather events (including excessive heat or rainfall, hurricanes, wildfires, and other natural disasters); transition risks, including policy and legal risks associated with evolving environmental laws and regulations; and reputational risks related to potential misalignment with consumer and investor expectations for transparency and climate action. At the same time, Forbright's climate-related opportunities include enhancing market differentiation and expanding our products and services in response to growing demand for climate-positive solutions.
b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Extreme weather events may lead to damage to collateral or the overall financial health of borrowers in our lending portfolio, the interruption of our own operations, and/or higher insurance costs (in our lending portfolio or operations), among other items. We have formalized a process for conducting new office risk assessments, which includes a subcomponent focused on natural hazard risk. Regulatory developments may require increased climate-related reporting, which may increase compliance costs or have financial penalties associated with non-compliance. Through our various committees and Risk, Legal, and Compliance teams, we monitor ongoing developments to the legal and regulatory landscape. Reputational risk could result in decreased demand for our products and services or an increased cost associated with meeting stakeholder expectation. Forbright provides transparent sustainability reporting and stakeholder communications to provide clear and comprehensive information regarding our climate-related efforts and performance.
c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	To assess the resilience of our strategy against different climate-related scenarios, Forbright partnered with a third-party climate expert to conduct a comprehensive scenario analysis in 2024. This analysis considered two time horizons (2030 and 2025) and examined a range of climate scenarios, including a middle-of-the-road 2°C scenario, a high-impact 4°C scenario, and a rapid policy implementation 1.4°C scenario. Our analysis concluded that the diversity of our loan portfolio and geographic footprint helps support strategic resilience.

Disclosure	Forbright Response
RISK MANAGEMENT: Disclose how the organization identifies, assesses, and manages climate-related risks.	
a) Describe the organization's processes for identifying and assessing climate-related risks.	The following areas of our business are assessed for climate risk exposure as part of our sustainability strategy by cross-functional department leaders and in collaboration with our ERM process: • Funding sources • Operations (including facilities, vendor management, and employee practices) • IT environment • Lending practices
b) Describe the organization's processes for managing climate-related risks.	We believe our most significant potential exposure to climate-related risk is in our lending portfolio. Climate-related risks related to funding sources, operations, and our IT environment are managed by cross-functional departmental leaders in collaboration with our ERM process and supported by external consultants. Forbright's lending activities are governed by our Credit Policy, which incorporates responsible lending and sustainable finance principles. This policy helps ensure that the companies and projects we finance appropriately manage material environmental and social impacts and meet our corporate governance standards. As part of our underwriting process, our lending teams apply a consistent risk rating to each transaction—ranking relevant sustainability-related factors as low, moderate, elevated, or high risk—to inform credit decisions and promote risk-aware lending.
c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	Climate-related risks and opportunities of relevance to Forbright's business are identified, assessed, and managed by our ERM process and subject to active management by cross-functional departmental leaders. See additional information in Risk Management (b) above.
METRICS AND TARGETS: Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities.	
a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	We measure and disclose our direct (Scope 1 and 2) and a portion of our indirect (Scope 3) GHG emissions, with guidance from a third-party expert.
b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 GHG emissions and the related risks.	See **Managing Forbright's Carbon Footprint** and the **Sustainability Performance Metrics** in this Sustainability Report.
c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	We achieved our multiyear goal of $3 billion in sustainable originations by 2030 ahead of schedule, reaching this milestone early in 2025.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